

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 22-13387-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sheryl E. Picard  
11 Albert Drive  
Old Bridge, NJ 08857

Social Security No.:  
xxx-xx-7377

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 6/15/22  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 17, 2022  
JAN: mjb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Sheryl E. Picard  
Debtor

Case No. 22-13387-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 17, 2022

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db	+ Sheryl E. Picard, 11 Albert Drive, Old Bridge, NJ 08857-2529
519565989	+ Overlook Hospital, c/o Celentano, Stadtmauer & Walentowicz, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
519565990	+ RAB Performance Recoveries, LLC, c/o Eichenbaum & Stylianou, LLC, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914
519565991	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
519565993	+ The Bank of New York, c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519565992	+ The Bank of New York, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 17 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 17 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519565988	Email/Text: sbse.cio.bnc.mail@irs.gov	May 17 2022 20:42:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

---

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: May 17, 2022

Form ID: 132

Total Noticed: 9

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2006-SD1, Mortgage Pass-Through Ce dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for The Bank of New York Mellon, f/k/a The Bank of New York, as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed S bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Debtor Sheryl E. Picard courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 5